

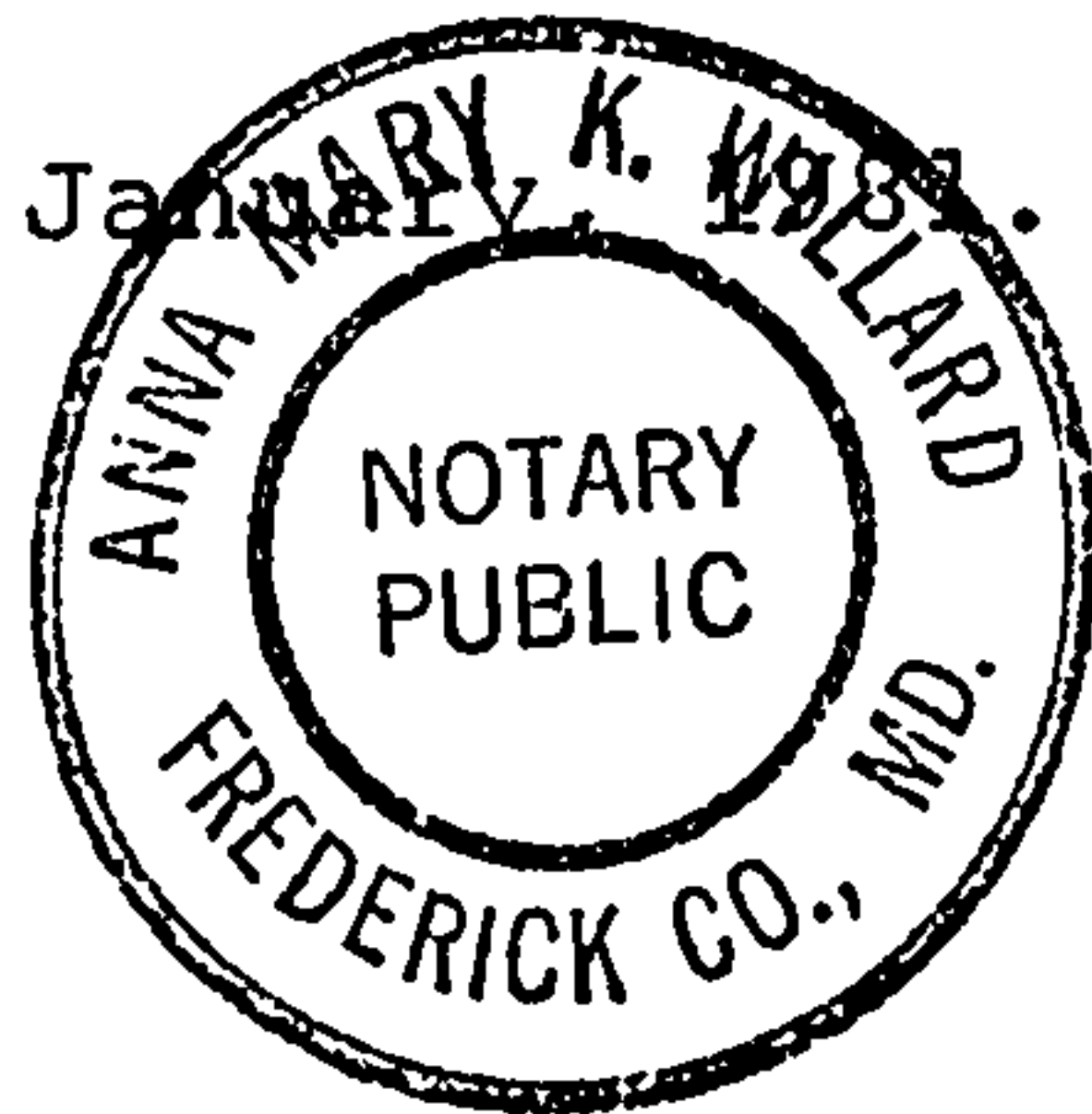
SEYMOUR B. STERN, ASSIGNEE
FOR THE PURPOSE OF FORECLOSURE
UNDER A MORTGAGE FROM RICHARD
E. HARGETT, SR., AND CONSTANCE
L. HARGETT, HIS WIFE, TO
FREDERICKTOWN BANK & TRUST
COMPANY, A BODY CORPORATE OF
THE STATE OF MARYLAND, ON
PETITION

NO. 30,915 EQUITY
IN THE CIRCUIT COURT
FOR FREDERICK COUNTY
MARYLAND

AFFIDAVIT

I HEREBY CERTIFY that, before me, the Subscriber, a
Notary Public in and for the State and County aforesaid,
personally appeared Barbara F. Hiltner, Vice President of
Fredericktown Bank & Trust Company, and made oath in due
form of law that the foregoing Statement of Indebtedness of
Richard E. Hargett, Sr. and Constance L. Hargett, his wife,
was true and correct to the best of her knowledge, information
and belief; and at the same time the said Barbara F. Hiltner,
made oath in due form of law that she is Vice President of
Fredericktown Bank & Trust Company, and duly authorized to
make this acknowledgement.

WITNESS my hand and Notarial Seal, this 9th day of



Anna Mary K. Willard
NOTARY PUBLIC